

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL D. KURAS  
SUSAN KURAS  
Debtor(s)

Case No. 09-45232

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2009.
- 2) The plan was confirmed on 02/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/24/2011.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$119,286.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,190.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$40,190.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,047.52
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,047.52**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	25,506.00	25,343.96	25,343.96	17,625.33	1,437.75
ALLY FINANCIAL	Secured	24,608.00	24,394.19	24,394.19	17,378.11	1,701.29
ALLY FINANCIAL	Unsecured	10,851.62	10,851.62	10,851.62	0.00	0.00
ATHLETICO LTD	Unsecured	145.60	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	56,457.00	57,160.49	57,160.49	0.00	0.00
BANK OF THE WEST	Unsecured	58,208.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	5,505.00	NA	NA	0.00	0.00
BASS & ASSOCIATES	Unsecured	524.00	524.39	524.39	0.00	0.00
BILL ME LATER	Unsecured	326.90	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,948.00	4,086.68	4,086.68	0.00	0.00
CHASE BANK USA	Unsecured	1,452.00	1,507.65	1,507.65	0.00	0.00
CHASE HOME FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CITIMORTGAGE INC	Secured	0.00	0.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	184.00	216.72	216.72	0.00	0.00
HOME DEPOT	Unsecured	8,227.11	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	812.13	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	3,093.00	2,947.98	2,947.98	0.00	0.00
LVNV FUNDING	Unsecured	10,976.00	11,299.02	11,299.02	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	2,736.49	2,878.72	2,878.72	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,517.00	6,574.51	6,574.51	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	12,202.00	12,534.83	12,534.83	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,151.00	8,393.66	8,393.66	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	272.00	272.11	272.11	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,672.92	3,783.73	3,783.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,266.00	11,388.12	11,388.12	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,360.00	2,360.68	2,360.68	0.00	0.00
RBS CREDIT CARD SVC	Unsecured	5,758.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	6,011.00	6,118.62	6,118.62	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$49,738.15	\$35,003.44	\$3,139.04
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$49,738.15</b>	<b>\$35,003.44</b>	<b>\$3,139.04</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$142,899.53</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,047.52</u>
Disbursements to Creditors	<u>\$38,142.48</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,190.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/03/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.